

To the Members of the California State Senate:

I am returning Senate Bill 397 without my signature.

During the previous two legislative sessions, I have vetoed similar legislation that would have granted an exemption from the current requirement that seniors be given 24-hour notice in advance of any attempt to meet in a senior's home to discuss the sale of a burial or funeral policy. I stated my belief that this notice requirement creates an important "bright line" test that insurance agents know not to cross and is a sound consumer protection practice.

Although this measure provides additional notice requirements to attempt to protect against fraud, I remain unconvinced of the need to deviate from the current 24-hour notice requirement. Asking an agent to wait one day before meeting in someone's home is a minor request in order to protect seniors against fraud.

For these reasons, I am unable to sign this bill.

Sincerely,

Arnold Schwarzenegger